

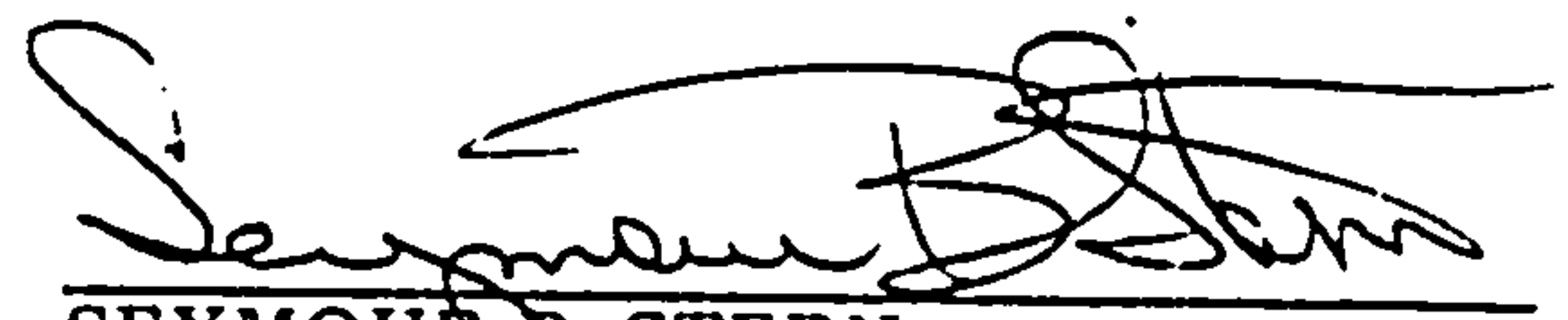
SEYMOUR B. STERN, ASSIGNEE
FOR THE PURPOSE OF FORECLOSURE
UNDER A MORTGAGE FROM JAMES L.
BAKER AND MARGARET A. BAKER,
HIS WIFE TO FIRST FEDERAL SAVINGS
& LOAN ASSOCIATION OF HAGERSTOWN,
A BODY CORPORATE

* NO. 32462 EQUITY
* IN THE
* CIRCUIT COURT FOR
* FREDERICK COUNTY, MARYLAND
* * * * *

AFFIDAVIT OF COMPLIANCE WITH RULE W74a 2(b)

On this 1st day of June, 1982, before me, a Notary
Public in and for the State and County aforesaid, personally appeared Seymour B. Stern
and made oath in due form of law as follows:

That I mailed by certified mail No. 962955 and 962956, return receipts
requested, on the 18th day of May, 1982, a copy of the Notice of Assignee's sale,
containing the date, time, place and terms of sale in the above cited matter, to the said
James L. Baker at his last known address, 8907 Hawbottom Road, Middletown, Maryland
21769, and to the said Margaret A. Baker, at her last known address, 7295 Beechtree
Court, Middletown, Maryland 21769, and that the said Return Receipt No. 962955 was
returned and received by me on the 25th day of May, 1982, and is attached hereto,
indicating that the said James L. Baker was notified of said sale, in compliance with Rule
W74a 2(b), and that the said Return Receipt No. 962956 was returned and received by me
on the 22nd day of May, 1982 and is attached hereto, indicating that the said Margaret A.
Baker was notified of said sale, in compliance with Rule W74a 2(b).


SEYMOUR B. STERN

Subscribed and sworn before me, a Notary Public in and for the aforesaid
County and State, this 1st day of June, 1982.


NOTARY PUBLIC

Filed June 4, 1982